## TOO GOOD TO BE TRUE....

## A Column on Consumer Issues by Attorney General Wayne Stenehjem's Consumer Protection and Antitrust Division

July 27, 2005

## INTERNATIONAL CALLS VIA COMPUTER

If you use the Internet, you're probably dialing a local phone number to get online. Chances are you know exactly what you pay for the local service. However, many consumers are surprised to find they've been charged for calls to destinations that aren't local, or even in the country; they are international. The calls were made through their modems without their knowledge or approval. What's actually happening is a very expensive surprise.

Here is how it works. Some websites use international dialing to trick consumers into paying to access their sites. The sites claim to be "free" or advertise "no credit card is needed," then prompt the user to download a "viewer" or "dialer" program. Here's the catch: Once the program is downloaded to the user's computer, it disconnects the Internet connection and reconnects to an international long distance phone number, at rates between \$2 and \$7 per minute. Some of these programs are so sophisticated; they actually disable the sound on the consumer's computer so they do not hear the dialing during the international calling process, which might alert some consumers to the fact that something is not right.

These scams, typically associated with adult sites, do not require a credit card number to access. That means they are available to children, who can click onto them without their parent's permission or knowledge. Even if the parents disable international calling from their phone lines, many modem dialers are programmed to circumvent the "block," and initiate international calls using a "10-10 dial-around" prefix.

Here is what you can do to prevent yourself from finding an expensive surprise on your telephone bill:

- Beware of any program that enables your modem to re-dial to the Internet. If you see a dialog box on your computer indicated that it is dialing when you didn't direct it to, cancel the connection and hang up. Check the number you are dialing and continue only if it is a local call.
- Read online disclosures carefully. They may be buried several clicks away in pages
  of small print. In addition, carefully scroll through the language in the typical gray
  boxes on your screen. Do not click on "OK" unless you know exactly what you are
  agreeing to.
- Make sure your modem makes an audible noise when dialing a phone number so you can hear that a new connection is being made.
- Delete any dialer programs that have been downloaded onto your computer.

- TALK TO YOUR CHILDREN. Recognize that they are obvious targets of international modern dialing scams and tell them the consequences of downloading "viewer" or "dialer" programs on the computer.
- Monitor your children's Internet use. Keep track of the websites your child visits by checking the web browser history files and cache.
- Be skeptical when surfing the web. Free doesn't always mean free.
- Take action if you find charges on your phone bill that you didn't authorize.
- Save your phone bill. If you think you have been a victim of international modem dialing, it may help identify the scam artists.

Several of the major long distance companies are willing to work with consumers in making adjustments to their telephone bills if the consumer is charged for these international internet calls. However, the company may not be under any legal obligation to do so. Some consumers have been charged as much as \$900 for these international Internet connections. Please don't let this happen to you.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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